

Certificate of Notice Page 1 of 6
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
Michael Siemien
Debtor

Case No. 16-11298-sr
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Virginia
Form ID: pdf900

Page 1 of 1
Total Noticed: 1

Date Rcvd: Sep 09, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 11, 2016.

db +Michael Siemien, 4523 Marple Street, Philadelphia, PA 19136-3715

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 11, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 9, 2016 at the address(es) listed below:

BRAD J. SADEK on behalf of Debtor Michael Siemien brad@sadeklaw.com
FREDERICK L. REIGLE ecfmil@fredreiglechl3.com, ecfrpa@trustee13.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
PETER J. ASHCROFT on behalf of Creditor Consumer Portfolio Services, Inc.
pashcroft@bernsteinlaw.com,
pghecf@bernsteinlaw.com;pashcroft@ecf.courtdrive.com;ckutch@ecf.courtdrive.com;cabbott@ecf.courtdrive.com
POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE ecfmil@fredreiglechl3.com,
ecfrpa@trustee13.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD CRAIG on behalf of Creditor Credit Acceptance Corporation
mortonlaw.bcraig@verizon.net, mhazlett@mortoncraig.com

TOTAL: 7

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

In re: MICHAEL SIEMIEN, Debtor, CONSUMER PORTFOLIO SERVICES, INC., Movant v. MICHAEL SIEMIEN and FREDERICK L. REIGLE, Ch. 13 Trustee, Respondents	Bankruptcy No. 16-11298-sr Chapter 13 Related to Doc. No. 30
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ORDER OF COURT

AND NOW, this 9th day of September, 2016, upon consideration of the foregoing Stipulation Resolving Motion for Relief from Stay, it is hereby ORDERED that the Stipulation is approved.



Hon. Stephen Raslavich
United States Bankruptcy Court Judge

Via electronic mail:

Brad Sadek, Esq.
Frederick L. Reigle
Office of the United States Trustee

brad@sadeklaw.com
ecfmail@fredreiglechl3.com
ustpreion03.ph.ecf@usdoj.gov

Respectfully submitted,

BERNSTEIN-BURKLEY, P.C.

By: /s/ Peter J Ashcroft
Peter J Ashcroft, Esq.
PA I.D. # 87317
pashcroft@bernsteinlaw.com
707 Grant Street, Suite 2200, Gulf Tower
Pittsburgh, PA 15219
Phone - (412) 456-8107
Fax - (412) 456-8135

Counsel for Consumer Portfolio Services,
Inc.

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

In re: MICHAEL SIEMIEN, Debtor, CONSUMER PORTFOLIO SERVICES, INC., Movant v. MICHAEL SIEMIEN and FREDERICK L. REIGLE, Ch. 13 Trustee, Respondents	Bankruptcy No. 16-11298-sr Chapter 13 Related to Doc. No. 30
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STIPULATION RESOLVING
MOTION FOR RELIEF FROM STAY

AND NOW, comes Movant, Consumer Portfolio Services, Inc., by and through its undersigned counsel, Bernstein-Burkley, P.C., and, Debtor, Michael Siemien, by and through his undersigned counsel, Brad Sadek, and together file this Six-Month Stipulation Resolving Motion for Relief from Stay (the “Stipulation”), stating as follows:

1. The automatic stay as provided by Section 362 of the Bankruptcy Code shall remain in full force and effect conditioned upon the terms and conditions set forth herein.
2. Movant has a secured interest in Debtor’s 2007 Honda Civic Sedan 4D 1.3L I4 Hybrid, VIN JHMFA36257S032473 (hereinafter the “Vehicle”).
3. The total post-petition arrears to Movant to be cured in this Stipulation is \$2,821.42, including \$350 in legal fees and \$176.00 in costs.
4. Debtor shall cure the post-petition arrears by making monthly payments beginning in the month of October 2016 in the amount of \$853.22 until the post-petition arrears

are cured. After the post-petition arrears are cured, Debtor shall timely make all future regular \$382.98 monthly payments to Movant pursuant to the terms of the Contract. The payments and due dates will be as follows:

October 1, 2016	\$853.22
November 1, 2016	\$853.22
December 1, 2016	\$853.22
January 1, 2017	\$853.22
February 1, 2017	\$853.22
March 1, 2017	\$853.22
April 1, 2017	\$382.98 (regular payments begin again)

5. Debtors shall direct the payments to:

Consumer Portfolio Services
K.C. Jacobson
PO Box 57071
Irvine, CA 92619

6. Payments must be received by Movant at the above-referenced address on or before the 1st day of each month (except for the first payment). If Movant does not timely receive the full monthly payment Movant may send Debtor and counsel a written notice of default of this Stipulation. Movant may send the written notice by fax or e-mail, instead of or in addition to regular mail. If the default is not cured within ten (10) days of the date of the notice, counsel for Movant may file a Certification of Default with the Court and the Court may enter an Order granting Movant relief from the automatic stay as to the Vehicle without further hearing.

7. If Debtor has defaulted on the Stipulation in two separate months then, if Debtor defaults a third time, Movant may file a Certification of Default without having to first send Debtor notice of the Default.

8. In the event the instant bankruptcy case is converted to a case under Chapter 7 of the Bankruptcy Code, the Debtor shall cure the pre-petition and post-petition arrears within ten (10) days from the date of such conversion. Should Debtor fail to cure said arrears within the ten

day period, such failure shall be deemed a default under the terms of this Stipulation and Movant may send Debtor and counsel a written notice of default. If the default is not cured within ten (10) days from the date of the notice, counsel for Movant may file a Certification of Default with the Court and the Court shall enter an Order granting relief from the automatic stay as to the Vehicle.

9. This Stipulation may only be modified by a revised Stipulation filed on the docket in the Bankruptcy. No oral modifications are permitted and any allegation that the Stipulation was modified orally will be disregarded as evidence. No written modifications are permitted, except for a revised Stipulation filed on the docket in the Bankruptcy.

Agreed to by:

By: <u>/s/ Peter J Ashcroft</u> Peter J Ashcroft, Esq. PA I.D. # 87317 pashcroft@bernsteinlaw.com Bernstein-Burkley, P.C. 707 Grant Street, Suite 2200, Gulf Tower Pittsburgh, PA 15219 (412) 456-8107 Fax: (412) 456-8135 Counsel for Consumer Portfolio Services, Inc.	By: <u>/s/ Brad Sadek</u> Brad Sadek Sadek and Cooper 1315 Walnut Street Suite 502 Philadelphia, PA 19107 215-545-0008 Fax : 215-545-0611 Email: brad@sadeklaw.com Counsel for Michael Siemien	By: <u>/s/ Polly A. Langdon</u> Polly A. Langdon, Esq. Frederick L. Reigle, Esq. 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606 (610) 779-1313 Email: ecfmail@fredreiglech13.com Counsel for Frederick L. Reigle, Ch. 13 Trustee
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Dated: September 8, 2016